(b) if so, by when the proposed cell would be set up and start functioning; and

(c) to what extent the cell will devise methods to overcome bottlenecks and shortfalls in the poverty alleviation programmes?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) to (c) There is already a Priority Sector Division in the Ministry of Finance, which handles matters relating to bank credit for all poverty alleviation programmes. This Division in consultation with Reserve Bank of India, National Bank for Agriculture and Rural Development (NABARD) and also with other related Ministries and Institutions devise methods to overcome bottlenecks and shortfalls in the flow of credit for poverty alleviation programmes.

Gang involved in circulation of counterfeit Foreign Exchange

2268. SHRI HARVENDRA SINGH HANSPAL:

SHRI D. B CHANDRE GOWDA:

Will the Minister of FINANCE be pleased to state:

(a) whether the Enforcement Directorate officers at Bombay have recently busted an international gang involved in circulation of counterfeit foreign exchange to the tune of crores of rupees;

(b) if so, whether any arrests have been made in this regard;

(c) the details of the counterfeit currency seized during the raids; and

(d) action contemplated by the Government against the involved persons?

THE MINISTER OF STATE IN THE DEPARTMENT OF EXPENDITURE IN THE MINISTRY OF FINANCE (SHRI B. K. GADHVI): (a) to (c) Consequent upon personal as well as residential searches of S|Shri S. A. Dedanwala and Lachman Borkar conducted by the officers of Enforcement Directorate (FERA), certain incriminating documents besides, Thomas Cook Travellers cheques worth U. S. $ 34,500, two International Credit Cards, U.S. $ 199, D. M. 1050 and Travellers Cheques of U. S. $ 120 were seized. In this connection, both the accused were arrested.

(d) As the seized Travellers Cheques have been found to be forged one, the case has been referred to C.B.I., Crime Branch, Bombay.

Sample study by Planning Commission

2269. SHRI CHATURANAN MISHRA: Will the Minister of PLANNING be pleased to state:

(a) whether it is a fact that a sample study has been conducted by the Planning Commission on the indebtedness of the tribals;

(b) if so, what is the result of the study; and

(c) what remedial measures Government proposes to take to tackle the problem of growing indebtedness among adivasis and non-adivasis?

THE MINISTER OF STATE IN THE MINISTRY OF PLANNING (SHRI SUKH RAM): (a) The Planning Commission has not conducted any specific study on indebtedness of tribals. However, the subject has been dealt with in the "Evaluation Report on Integrated Tribal Development Project" which is a study conducted by the Programme Evaluation Organisation (PEO) of the Planning Commission in 10 ITDPs in seven States in the country.

(b) The study based on a sample of 767 tribal house holds, has revealed, among other things, that larger number of tribals (33.77 per cent) had availed of loan in 1982-83 as compared to 1975-76 (14.47 per cent). While the percentage of tribal households availing loan from money lenders was as high as 72.07 per cent, it has come down 27.03 per cent in 1982-83. The percentage of tribal households taking loan from Cooperative| institutional sources was 55.98 per cent in 1982-83 as against 17.12 per cent in

1975-76. The report states that there has been a shift from indebtedness due to consumption needs to that for production purposes. The study has, *inter alia* suggested further increase in the role of cooperatives and banks in meeting the credit requirements of the tribals.

(c) Several States|UTs have enacted several legislations on money lending & debt redemption—vide Statement given below. The evaluation report of the PEO has been forwarded to States|UTs, concerned Central Ministries and Reserve Bank of India.

Statement

Enactments|Regulations in Different States on Money lending|debt redemption.

State/UT	Legislation in force
Andhra Pradesh	(i) The Andhra Pradesh (Andhra Region) Scheduled Areas Money-lenders Regulation, 1960 (extended to Telangana area in 1963).
	(ii) The Andhra Pradesh (Andhra Areas Scheduled Tribes) Debt Relief Regulation, 1960 (extended to Telangana area in 1963).
	(iii) The Agency Debt Bondage Abolition Regulation, 1964
	(iv) The Hyderabad Money-lender's Act, 1938.
	(v) The Madras Agricultureal Debt Relief (Partially excluded Areas) Amendment Regulation, 1944.
	(vi) The Madras Debt Bondage Regulation, 1940.
Assam	(i) The Assam Money-lenders Act, 1934.
	(ii) The Assam Debt Conciliation Act, 1936.
	(iii) The Assam Rural Indebtedness Relief Act, 1975.
	(iv) The Mikir Hill's District (Money-lending by non-tribals) Regulation, 1953.
Bihar	(i) The Bihar Money-lenders Act, 1938.
	(ii) The Bihar Money-lenders (Regulation Act, Transaction) Act, 1939.
	(iii) The Bihar Scheduled Areas Regulation, 1969.
Gujarat	(i) The Bombay Money-lenders Act, 1947.
	(ii) The Bombay Agricultural Debtors' Relief Act, 1947.
Kerala	(i) The Kerala Money-lenders Act, 1958.
	(ii) The Kerala Agriculturists Debt Relief Act, 1958.
Himachal Pradesh	(i) The Punjab Redemption of Mortgages Act, 1913.
	(ii) The H.P. Debt Redemption Act, 1953.
	(iii) The Restitution of Mortgaged Lands Act, 1938.
	(iv) The Spiti and Lahaul (Relief & Indebtedness Laws) Application & Amendment Regulation, 1962.

State/UT	Legislation in force
Madhya Pradesh	(i) The Madhya Pradesh Scheduled Tribes Debt Relief (Amendment) Regulation, 1963.
	(ii) The Madhya Pradesh Money-lenders Act.
	(iii) The Madhya Pradesh Usurious Loans Act, 1938.
	(iv) The Madhya Pradesh Protection of Debtors Act.
	(v) The M.P. Anusuchit Jan Jati Sahayata Ordinance, 1966.
	(vi) Madhya Pradesh Anusuchit Janjati Sahukar Viniyam-1972.
Maharashtr	(i) The Bombay Money-lenders Act, 1946.
	(ii) The Madhya Pradesh Money-lenders Act.
	(iii) The Madhya Pradesh Usurious Loans Act, 1938.
	(iv) The Hyderabad Money-lenders Act, 1938.
	(v) The Bombay Agricultural Debtors Relief Act, 1947.
	(vi) The Maharashtra Tribals Economic Condition (Improvement) Act, 1976.
Karnataka	(i) The Mysore Money-lenders Act, 1961.
	(ii) The Mysore Pawn Brokers Act, 1961.
	(iii) The Bombay Money-lenders Act, 1946.
	(iv) The Coorg Money-lenders Act, 1939.
	(v) The Madras Pawn Brokers Act, 1943.
	(vi) The Hyderabad Money-lenders Act, 1938.
	(vii) The Mysore Agriculturalist Relief Act, 1928.
	(viii) The Mysore Debt Conciliation Act, 1957.
Orissa	(i) The Orissa Money-lenders Act, 1939.
	(ii) The Orissa Money-lenders (Application of certain provision) Regulation, 1950.
	(iii) The Orissa (Scheduled Area) Money-lenders' Regulation 1967 (Regulation 2 of 1968).
	(iv) The Agriculturists' Loans (Orissa Amendment) Act, 1937.
	(v) The Orissa debt Bondage Abolition Regulation 1948
Rajasthan	(i) The Rajasthan Relief of Agricultural Indebtedness (Amendment) Act, 1962.
	(ii) The Rajasthan Money-lenders Act, 1963.
	(iii) The Rajasthan Sagri-System Abolition Act, 1961.
	(iv) The Rajasthan Cooperative Act, 1965.
	(v) The Agricultural Indebtedness Act, 1958.

State/UT	Legislation in force
Tamil Nadu	(i) The Madras Money-lenders Act, 1937. (ii) The Madras Pawn Brokers Act, 1943. (iii) The Madras Debt Concilition Act, 1936. (iv) The Madras Indebted Agriculturists (Repayment of Debts) Act, 1955. (v) Tamil Nadu Debt Relief Act, 1976. (vi) Tamil Nadu Debt Relief Act, 1980. (vii) Tamil Nadu Debt Relief Act, 1982.
Tripura	(i) Tripura, Agricultural Indebtedness Relief Act, 1979 (Tripura Act 8 of 1980.) (ii) The Bombay Money-lenders Act, 1946 extended to Tripura under Tripura Money-lenders Rule 1959.
Uttar Pradesh	(i) Uttar Pradesh Money-Lenders Act, 1976. (ii) Uttar Fradesh Debt Relief Act, 1977.
West Bengal	(i) The Bengal Money-lenders Act, 1940. (ii) The Bengal Agricultural Debtors' Act, 1936.
Andaman & Nicobar Islands . .	(i) The Andaman & Nicobar Islands (Protection of Aboriginal Tribes) Money-lenders Regulation, 1956 (ii) The Andaman & Nicobar Islands Rules, 1957. (iii) The Andaman & Nicobar Islands (Protection of Aboriginal Tribes) Rules, 1956. (iv) The Andaman & Nicobar Islands (Protection of Aboriginal Tries) Rules, 1956.
Dadra & Nagar Haveli . .	(i) The Bombay Money-lenders Act, 1946.
Laccadives Minicoy & Amindivi Islands.	The Laccadives, Minicoy & Amindivi Islands (Debt Conciliation and Grant of Loans) Regulation, 1964. Para 2 of Chapter on Administration of Scheduled Areas under Fifth Schedule. Para 2.2 of Chapter on Protective and anti-exploitative measures.

Source:- -Report of the Working Group.